

## Healthy Living ...

### Wash Well To Stay Well

**C**old and flu season is underway and, according to the Centers for Disease Control and Prevention, one of the most important steps you can take to stay healthy and avoid spreading germs is to wash your hands. By keeping your hands clean, you can help prevent colds, the flu, food poisoning, diarrhea and other illnesses.

When to wash your hands:<sup>1</sup>

- Before eating and before, during and after handling or preparing food
- Before and after treating a cut or wound
- Before and after caring for someone who is sick
- After using the toilet
- After changing a diaper
- After touching garbage
- After blowing your nose, coughing or sneezing
- After touching an animal or animal waste
- Before inserting or removing contact lenses<sup>2</sup>

How to wash your hands:<sup>1</sup>

1. Wet your hands with clean, running water and apply soap.
2. Rub your hands together to make a lather and scrub them well, making sure to scrub the backs of your hands, between your fingers and under your nails.
3. Continue rubbing your hands for at least 20 seconds or the time it takes to sing the “Happy Birthday” song twice from beginning to end.
4. Rinse your hands well under running water.
5. Dry your hands with a clean towel or let them air dry.

You can use an alcohol-based hand sanitizer that contains at least 60 percent alcohol when soap and water are not available.



It is important to practice good hygiene all year long, but especially during cold and flu season. While washing your hands does not guarantee you will not get sick, it can decrease your chances. Be sure to teach your children why it is important and how to wash their hands properly. ■

1. [www.cdc.gov/handwashing/when-how-handwashing.html](http://www.cdc.gov/handwashing/when-how-handwashing.html)
2. [www.cdc.gov/contactlenses/protect-your-eyes.html](http://www.cdc.gov/contactlenses/protect-your-eyes.html)

### Inside This Issue ...

- Many Military Pharmacies Now Accept Electronic Prescriptions
- TRICARE Website: Easier To Use
- Check Your Referrals and Prior Authorizations Online
- Understanding the Right of First Refusal
- Take Action To Keep Your E-mail Current



**An Important Note About TRICARE Program Information:** At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

# Many Military Pharmacies Now Accept Electronic Prescriptions

**E**lectronic prescribing is now accepted at many military pharmacies in the United States, Puerto Rico and Guam. This change allows your civilian providers to send prescriptions electronically to military pharmacies near you, reducing the need for handwritten prescriptions.

Electronic prescribing (also known as e-prescribing) from a health care provider to a pharmacy reduces medication errors and offers more convenience. At a military pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most military pharmacies accept prescriptions written by both civilian and military providers. You can ask your provider to look for your local military pharmacy in the electronic prescribing database/network.

Military pharmacies are required to stock prescription drugs included in the TRICARE formulary; other medications may be stocked as well. For more information about the TRICARE formulary, visit [www.tricare.mil/pharmacyformulary](http://www.tricare.mil/pharmacyformulary). If your provider sends a prescription for a medication the pharmacy does not carry, pharmacy staff will consult with your provider to identify an alternative, including a generic version or other medically equivalent drug. You may need to get the prescription through TRICARE Pharmacy Home Delivery or at a retail pharmacy. Prescriptions for controlled substances may not be sent electronically, so you will need to present a handwritten prescription to obtain those medications. ■

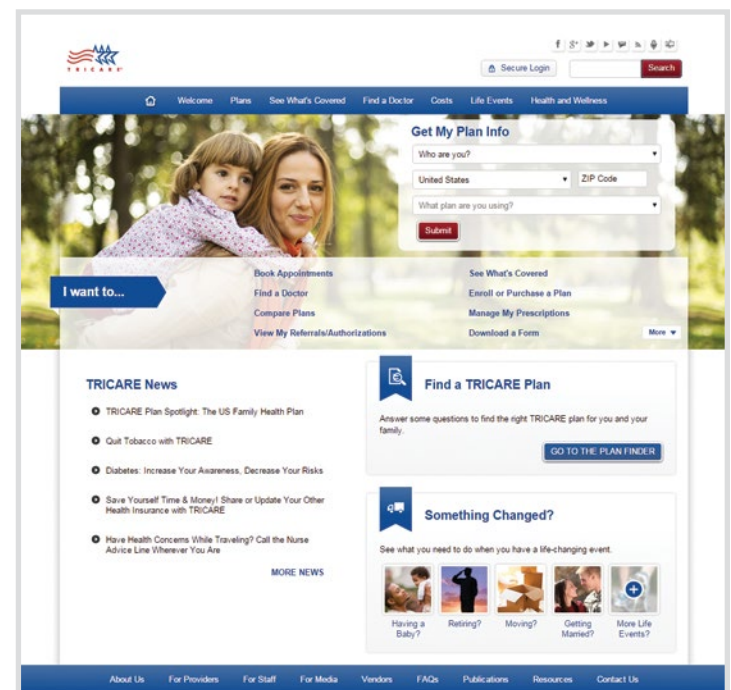
## TRICARE Website: Easier To Use

**T**he TRICARE website, [www.tricare.mil](http://www.tricare.mil), recently unveiled a new design that gives you clear and easy access to your benefit information. You now have more ways to browse the site, which features easier navigation, a login button for quicker access to our partners' secure services and a section on the home page dedicated to life-changing events. The content has also been streamlined and reorganized, so you can find what you are looking for in the way you want to search for it.

TRICARE is listening to you. The new design is the result of an ongoing review about what beneficiaries look for when they visit [www.tricare.mil](http://www.tricare.mil). The site uses satisfaction surveys, analytics and user feedback to highlight key information. TRICARE is also closely monitoring the most visited pages and most frequently searched terms. Some of the most popular topics that visitors look for include:

- What plan can I use?
- What's covered?
- How do I find a doctor?
- How much will I pay?

TRICARE paired these findings with an extensive review of 34 public- and private-sector health insurance plan websites, then applied common industry practices of website navigation, organization, content, naming convention and readability to the site.



The TRICARE website is a powerful tool to help you learn about your health benefit and stay updated on the latest changes. Visit [www.tricare.mil](http://www.tricare.mil) to see the new design and explore the TRICARE benefit. ■

# Check Your Referrals and Prior Authorizations Online

**D**id you know that Humana Military allows you to check the status of your referrals and prior authorizations online? Visit [Humana-Military.com](http://Humana-Military.com) to view the status of your request. Just log in to your account to access your secure online referral and prior authorization information.

**Note:** Processing of referrals and prior authorizations may be delayed if insufficient information is provided. Humana Military cannot access referral information from military hospitals or clinics.

You can also visit the TRICARE website for directions to other secure websites for benefit-related actions such as enrollment and updating your information in the Defense Enrollment Eligibility Reporting System (DEERS). Visit [www.tricare.mil/login](http://www.tricare.mil/login) to get started. ■



## Understanding the Right of First Refusal

**M**ilitary hospitals and clinics have what is known as the “right of first refusal” (ROFR). When a TRICARE Prime beneficiary seeks specialty care or treatment, the military hospital or clinic must first be considered if the services are available there. This means if the military hospital or clinic has the capability to provide specialty care, it may choose to treat you rather than refer you to a civilian provider.

### Who does ROFR affect?

ROFR applies to TRICARE Prime beneficiaries who seek specialty care outside the military hospital or clinic.

### Why does ROFR exist?

ROFR is cost-effective for both the beneficiary and the TRICARE program. By using military hospitals or clinics, there is no added cost of involving civilian providers, and the beneficiary avoids a copayment.

### How does ROFR work?

Humana Military sends referral requests for specialty care to the military hospital or clinic point of contact. If no response is received, Humana Military processes the referral request as if the military hospital or clinic declined to see the patient.

### What happens when a military hospital or clinic chooses to treat the beneficiary, exercising its ROFR?

The military hospital or clinic may contact the beneficiary to schedule an appointment. Humana Military will also notify the beneficiary of the military hospital or clinic’s acceptance and provide instructions for scheduling an appointment.

As always, Humana Military is here to answer any questions you may have. Call 1-800-444-5445 or visit [Humana-Military.com](http://Humana-Military.com). ■



# TRICARE HealthMatters

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## TRICARE

### An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access



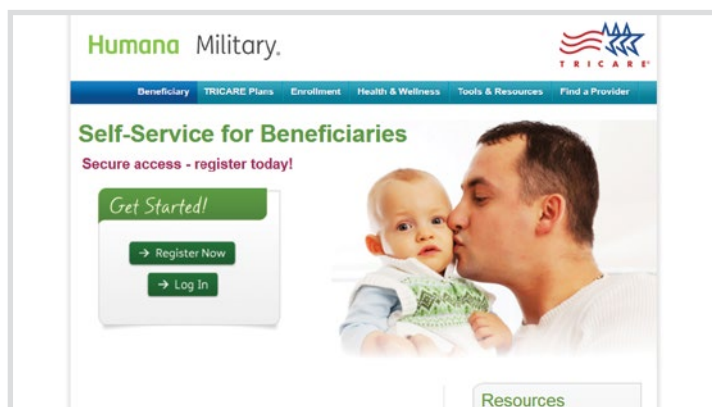
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## Take Action To Keep Your E-mail Current

**D**on't miss important messages from Humana Military. There are new procedures for receiving your personalized health and well-being e-mails. Shared e-mail addresses among multiple family members are no longer allowed. Your e-mail address must be unique to you and each beneficiary needs to define his or her own communication preferences.

To confirm your e-mail address, visit [Humana-Military.com](http://Humana-Military.com) and log on to the beneficiary self-service page. Once you are logged in, go to "My Profile" and click on the "update link" next to your e-mail address, then follow this two-step process:

1. Provide a new e-mail address or verify the e-mail address already on file.
2. Humana Military will then send an e-mail to the address you provided. Follow the link in this e-mail to a confirmation Web page. On the Humana Military confirmation page, enter the last four digits of your sponsor's Social Security number and then click "confirm."



You must respond to the e-mail Humana Military sends you within seven days. If you do not, your e-mail address will be deleted and you could miss important information about your TRICARE benefit as well as news topics related to health and well-being. ■